

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee.....	Yellowstone Bank (1)	Helena.....	Commerce Bank & Trust Co. (1)
Anaconda.....	First Security Bank	Jordan.....	First Security Bank & Trust Co. (1)
Ashland.....	**Cheyenne Western Bank (1)	Kalispell.....	Garfield County Bank
Baker.....	The Bank of Baker	Laurie.....	Valley Bank of Kalispell
Belgrade.....	Brigrade State Bank	Lewistown.....	The Yellowstone Bank (1)
Belt.....	Belt Valley Bank (1)	Lincoln.....	Northwestern Bank of Lewistown
Big Fork -	Flathead Bank	Livingston.....	The First Bank of Lincoln
Big Sandy.....	Northern Bank of Montana	Malta.....	First Security Bank (1)
Boulder.....	First Boulder Valley Bank	Miles City.....	First Security Bank & Trust Co. (1)
Bozeman.....	Security Bank & Savings Bank (1)	Missoula.....	First State Bank
Bridger.....	Bank of Bridger	Missoula.....	Missoula Bank of Montana
Broadus.....	Powder River County Bank (1)	Philipsburg.....	Flint Creek Valley Bank (1)
Butte.....	First Metals Bank & Trust Co. (1)	Pleasanton.....	Security State Bank
Cascade.....	Stockmen's Bank (1)	Poplar.....	Traders State Bank
Chester.....	Liberty Bank of Montana (1)	Ronan.....	Konan State Bank (1)
Chinook.....	Blaine Bank of Montana (1)	Roundup.....	*First Security Bank
Choteau.....	Citizens State Bank (1)	Rudyard.....	Farmers Merchants Bank of Montana
Columbia Falls.....	Bank of Columbia Falls	St. Ignatius.....	Lake County Bank (1)
Columbus.....	The Yellowstone Bank (1)	Scoby.....	Citizens State Bank
Conrad.....	Farmers State Bank	Shelby.....	First State Bank
Culbertson.....	Pondera Bank of Montana	Sheridan.....	Toole County State Bank
Cut Bank.....	Culbertson State Bank (1)	Stanford.....	Bank of Sheridan
Deer Lodge.....	Bank of Glacier County	Stevensville.....	First State Bank (1)
Denton.....	Deer Lodge Bank & Trust Co.	Superior.....	First State Bank of Mineral County
Dillon.....	***First Security Bank	Terry.....	State Bank of Terry (1)
Dutton.....	Farmers State Bank (1)	Thompson Falls.....	First State Bank (1)
Dutton.....	State Bank & Trust Co.	Three Forks.....	Security Bank of Three Forks
Dutton.....	Dutton State Bank	Townsend.....	State Bank of Townsend (1)
Emlis.....	First Madison Valley Bank	Valier.....	Valier Bank of Montana (1)
Fairview.....	Fairview Bank	Victor.....	Farmers State Bank (1)
Forsyth.....	First State Bank	W. Yellowstone.....	First Security Bank
Fort Benton.....	First Chouteau County Bank	Whitefish.....	First State Bank of Whitefish
Froid.....	First State Bank (1)	Whitehall.....	Whitehall State Bank
Glenive.....	First Security Bank (1)	Warden.....	Farmers State Bank (1)
Great Falls.....	Central Bank of Montana (1)	(1) Members Federal Reserve Bank	
		**Opened September 3, 1971	
		*Opened October 13, 1971	
		**Opened April 3, 1972	
		**Opened April 10, 1972	
		***Opened April 17, 1972	

MONTANA NATIONAL BANKS

Absarokee.....	Montana National Bank	Circle.....	First National Bank
Anaconda.....	First National Bank	Cut Bank.....	First National Bank
First Trust Co. of Montana	Baker.....	Dillon.....	First National Bank
Montana Bank (1)	Billings.....	Ekakaka.....	First National Bank
The Village Bank	Midland National Bank	Eureka.....	First National Bank
Hamilton.....	First National Bank	Fairfield.....	First National Bank
Ravalli County Bank (1)	*Montana National Bank	Franchise.....	First National Bank
Hardin.....	Big Horn County State Bank	Gearaldine.....	First National Bank
Little Horn State Bank	Browning.....	Glasgow.....	First National Bank
Hartman.....	Security State Bank (1)	Livingston.....	First National Bank, N.A.
	Citizens Bank of Montana (1)	Malta.....	First National Bank
		Miles City.....	First National Bank
		Missoula.....	First National Bank
		Philipsburg.....	First National Bank
		Pleasanton.....	First National Bank
		Poplar.....	First National Bank
		Ronan.....	First National Bank
		Roundup.....	First National Bank
		Rudyard.....	First National Bank
		St. Ignatius.....	**United National
		Scoby.....	First National Park Bank
		Shelby.....	Miles City.....
			First National Bank
			Missoula.....
			First National Bank
			Southside National Bank
			Western Montana National Bank
		Plains.....	First National Bank
		Red Lodge.....	United States National Bank
		Superior.....	Montana National Bank
		Plattewood.....	Montana National Bank
		Red Lodge.....	Montana National Bank
		Thompson Falls.....	Montana National Bank
		Three Forks.....	Montana National Bank
		Townsend.....	Montana National Bank
		Valier.....	Richland National Bank
		Victor.....	Sidney National Bank
		W. Yellowstone.....	Twin Bridges.....
		Whitefish.....	First National Bank
		Whitehall.....	First National Bank
		Wibaux.....	First National Bank
		Wolf Point.....	Citizens First National
			Western National Bank
			L. W. Alike.....
			Department of Business Regulation
			L. W. Alike.....
			Administrator
			Frank J. Skufca.....
			Financial Division
			George Schlosser.....
			Examiner
			Lynn Weaver.....
			Examiner
			Walter E. Wagner.....
			Examiner
			K. Fred Reeves.....
			Examiner
			Lamar O'Brien.....
			Examiner
			Robert D. Drew.....
			Examiner
			J. Michael Washington.....
			Examiner
			Jon Weston Rhodes.....
			Examiner
			Douglas Lawrence.....
			Examiner
			Dennis De Vries.....
			Examiner
			John White.....
			Examiner

MONTANA

ABSTRACT OF REPORTS
OF CONDITION OF
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State Banks

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**Aggregate Resources and Liabilities of (92) State Banks and (1) Trust Company,
June 30, 1972 Compared With Report of (92) State Banks and (1)**

**Aggregate Resources and Liabilities of (54) National Banks in Montana,
June 30, 1972 Compared With Report of June 30, 1971***

Trust Company June 30, 1971		June 30, 1972		June 30, 1971	June 30, 1972	Increase+ Decrease—
RESOURCES:						
Cash and Banks	\$ 106,185,365.91	\$ 94,512,290.36	\$ 11,673,075.55+			
U.S. Government Bonds	159,058,634.13	150,494,586.38	8,564,047.56+			
Federal Agency Bonds	37,880,807.81	29,107,346.95	8,773,560.86+			
State and Municipal Bonds	136,209,230.46	119,004,648.43	17,204,582.03+			
Other Securities	3,744,343.82	2,607,250.11	1,137,033.71+			
Federal Funds Sold	15,818,750.00	12,825,000.00+	2,983,750.00+			
Loans and Acccounts	531,239,464.23	466,947,737.94	64,351,736.29+			
Premises, Furn. and Fix.	17,652,722.90	15,762,998.42	1,896,723.28+			
Other Real Estate	754,504.53	840,057.33	85,522.80—			
Other Assets	7,797,249.86	7,000,366.32	796,883.44+			
	<u>\$1,016,408,173.45</u>	<u>\$ 899,112,273.34</u>	<u>\$ 117,295,900.11+</u>			
	Increase .....	.....	\$ 117,295,900.11+			

RESOURCES:						
Cash and Banks	\$ 251,082,483.50	\$ 22,964,339.74+				
U.S. Government Deposits	420,264,988.89	59,053,149.97+				
U.S. Government Deposits	9,457,666.35	5,167,964.24—				
Other Public Deposits	92,501,668.65	62,944,388.14+				
Deposits of Comm'l Banks	16,692,433.31	2,521,622.88+				
Other Deposits	14,170,740.33	14,170,740.33				
Federal Funds Purchased	4,560,000.00	17,155,000.00+				
Borrowed Funds	305,000.00	2,220,247.86+				
Other Liabilities	25,869,311.03	4,959,767.93+				
Reserves for Loan Losses	9,205,818.65	538,733.28+				
Reserves on Securities	769,647.87	91,920.92—				
Cap. Notes and Debentures	1,040,000.00	35,000.00+				
Common Capital Stock	28,887,500.00	26,315,000.00+				
Surplus	16,176,887.16	250,120.44+				
Undivided Profits	465,947.16	56,500.00+				
Capital Reserves		409,447.16				
	<u>\$1,016,408,173.45</u>	<u>\$ 899,112,273.34</u>	<u>\$ 117,295,900.11+</u>			
	Increase .....	.....	\$ 117,295,900.11+			

State Banks		June 30, 1972		June 30, 1971		June 30, 1972	June 30, 1971
Loans as Percentage of Total Assets	52.27%	51.93%				54.86%	55.11%
Loans as Percentage of Total Deposits	60.33	58.82				63.13	63.09
Capital and Reserve a/c's as Percentage of Total Assets	8.43	8.84				7.26	7.69
Capital and Reserve a/c's as Percentage of Total Deposits	9.73	10.01				8.35	8.81
Cash, Due from Banks, and U.S. Govt. Bonds as Percentage of Total Deposits	30.12	30.86				28.38	27.72
Time Deposits as Percentage of Total Deposits	63.62	62.60				65.49	64.97
I.P.C. as Percentage of Total Deposits	36.38	37.40				34.50	35.03

*Data relating to National Banks obtained through the cooperation of Helena Branch,
Federal Reserve Bank of Minneapolis.

**Aggregate Resources and Liabilities of (92) State Banks and 2) Trust Companies,
December 31, 1972 Compared with Reports of (91) State Banks and (1) Trust
Company, December 31, 1971**

**Aggregate Resources and Liabilities of (54) National Banks in Montana,
December 31, 1972 Compared with Reports of (52) National Banks,**

RESOURCES:	December 31, 1972	December 31, 1971	Increase + Decrease -
Cash and Banks	\$ 121,091,087.26	\$ 112,510,683.78	\$ 8,520,413.48+
U.S. Government Bonds	203,192,582.41	203,192,462.91	-\$ 653,119.50+
Federal Agency Bonds	52,518,942.87	40,523,906.39	\$ 11,994,946.48+
State and Municipal Bonds	177,077,909.32	128,550,267.87	\$ 16,527,656.45+
Other Securities	10,313,771.10	4,744,211.19	\$ 5,569,559.91+
Federal Funds Sold	33,164,019.07	17,330,000.00	\$ 15,834,019.07+
Loans and Discounts	553,649,771.69	47,206,620.62+	\$ 79,442,520.62+
Premises, Furn. and Fix.	18,079,418.68	16,443,710.55	\$ 2,363,708.13+
Other Real Estate	668,270.58	1,039,271.16	-\$ 371,000.58-
Other Assets	7,965,403.01	6,464,341.37	\$ 1,501,061.64+
	<u>\$1,147,104,185.99</u>	<u>\$1,005,066,081.29</u>	<u>\$ 142,038,104.70+</u>
	<u>Increase</u>	<u>\$ 142,038,104.70+</u>	

RESOURCES:	December 31, 1972	December 31, 1971	Increase + Decrease -
Cash and Banks	\$ 143,919,244.16	\$ 129,157,788.40	\$ 14,761,455,76+
U.S. Government Bonds	36,453,589.58	27,131,968.91	\$ 2,406,531,17-
Federal Agency Bonds	169,216,721.06	144,525,504.58	\$ 24,691,216,48+
State and Municipal Bonds	3,269,873.70	3,269,873.70	\$ 24,021,620,77-
Other Securities	50,119,501.57	31,025,000.00	\$ 19,094,501,07+
Federal Funds Sold	679,065,148.75	565,668,650.82	\$ 113,396,497.35+
Loans and Discounts	722,831,128.24	21,585,974.92	\$ 124,5,153.32+
Premises, Furn. and Fix.	818,737.62	130,382.32+	\$ 684,355.30
Other Real Estate	12,413,045.50	9,782,978.71	\$ 2,630,066,79+
Other Assets	<u>\$1,129,291,428.37</u>	<u>\$1,122,178,415.55</u>	<u>\$ 183,113,012.82+</u>
	<u>Increase</u>	<u>\$ 183,113,012.82+</u>	

STATE BANKS	December 31, 1972	December 31, 1971	Increase + Decrease -
Loans as Percentage of Total Assets	47.18%	48.27%	-\$ 1.09
Loans as Percentage of Total Deposits	53.27	54.25	-\$ 1.08
Capital and Reserve a/c's as Percentage of Total Assets	7.94	8.24	-\$ 0.30
Capital and Reserve a/c's as Percentage of Total Deposits	8.92	9.31	-\$ 0.40
Cash Due from Banks and U.S. Govt. Bonds as Percentage of Total Deposits	31.84	35.47	-\$ 3.63
Deposits I.P.C.	60.66	60.27	+\$ 0.39
Demand Deposits as Percentage of Total Deposits I.P.C.	39.34	39.73	-\$ 0.39

NATIONAL BANKS	December 31, 1972	December 31, 1971	Increase + Decrease -
Loans as Percentage of Total Assets	52.43%	50.86%	+\$ 1.57
Loans as Percentage of Total Deposits	59.74	57.81	+\$ 1.93
Capital and Reserve a/c's as Percentage of Total Assets	7.04	7.24	-\$ 0.20
Capital and Reserve a/c's as Percentage of Total Deposits	8.02	8.22	-\$ 0.20
Cash, Due from Banks, and U.S. Govt. Bonds as Percentage of Total Deposits	28.25	31.55	-\$ 3.30
Time Deposits as Percentage of Total Deposits I.P.C.	63.10	63.61	+\$ 0.51
Demand Deposits as Percentage of Total Deposits I.P.C.	36.90	36.39	+\$ 0.51

*Data relating to National Banks obtained through the cooperation of Helena Branch,
Federal Reserve Bank of Minneapolis.

**Aggregate Resources and Liabilities of (94) State Banks and (2) Trust Companies,
June 30, 1973 Compared with Reports of (92) State Banks and (1) Trust Company**

**Aggregate Resources and Liabilities of (54) National Banks in Montana
June 30, 1973 Compared With Reports of June 30, 1972***

LIABILITIES:

LIABILITIES:		
Demand Deposits of I.P.C.	\$ 318,844,511.26	
Time Deposits of I.P.C.	\$ 562,492,297.35	
U.S. Government Deposits	\$ 12,528,186.69	
Other Public Deposits	\$ 122,827,380.46	
Deposits of Conn'l Banks	\$ 12,017,668.65	
Other Deposits	\$ 10,135,064.38	
Federal Funds Purchased	\$ 13,255,000.00	
Borrowed Funds	\$ 83,691.00	
Other Liabilities	\$ 27,109,001.30	
Reserve for Loan Losses	\$ 9,775,277.88	
Reserves on Securities	\$ 592,547.95	
Cap. Notes and Debentures	\$ 1,040,000.00	
Common Capital Stock	\$ 28,887,500.00	
Surplus	\$ 33,068,638.66	
Undivided Profits	\$ 17,138,396.35	
Capital Reserves	\$ 503,447.16	
Demand Deposits of I.P.C.	\$ 339,977,207.12	\$ 305,253,729.56
Time Deposits of I.P.C.	\$ 663,156,723.60	\$ 579,465,853.69
U.S. Government Deposits	\$ 16,385,636.20	\$ 2,777,585.90
Other Public Deposits	\$ 114,118,362.55	\$ 20,012,006.63
Deposits of Conn'l Banks	\$ 13,632,152.87	\$ 1,712,738.66
Other Deposits	\$ 9,494,322.70	\$ 8,916,828.24
Federal Funds Purchased	\$ 28,656,900.22	\$ 11,860,900.22
Borrowed Funds	\$ 5,100,000.00	\$ 5,100,000.00
Other Liabilities	\$ 44,829,782.66	\$ 25,415,000.00
Reserve for Loan Losses	\$ 11,312,606.49	\$ 1,448,787.72
Reserves on Securities	\$ 495,000.00	\$ 535,172.00
Cap. Notes and Debentures	\$ 7,650,000.00	\$ 5,150,000.00
Common Capital Stock	\$ 31,080,000.00	\$ 27,108,000.00
Surplus	\$ 31,073,510.23	\$ 27,108,000.00
Undivided Profits	\$ 14,539,003.36	\$ 13,483,588.31
Capital Reserves	\$ 874,966.41	\$ 1,164,675.12
		\$ 1,331,887,348.82
		\$ 1,164,353,885.42
		\$ 167,532,463.40
		\$ 167,532,463.40

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

NATIONAL DANES

Loans as Percentage of Total Assets	32.4%	34.30%
Loans as Percentage of Total Deposits	60.33	63.13
Capital and Reserve a/c's as Percentage of Total Assets	8.14	7.26
Capital and Reserve a/c's as Percentage of Total Deposits	9.21	8.37
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	26.48	23.54
Time Deposits as Percentage of Total Deposit I.P.C.	63.82	66.11
Demand Deposits as Percentage of Total Deposits I.P.C.	36.38	33.89

* Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Helena Bank of Montana (1)
First Security Bank

No. (1)

Northwestern Bank & Union Trust

Co. (1)

Jordan Garfield County Bank

Kalispell Valley Bank of Kalispell

Laurel The Yellowstone Bank (1)

First Security Bank (1)

Lewistown Northwestern Bank of Lewistown

Lincoln The First Bank of Lincoln

Livingston First Security Bank (1)

Malta First Security Bank (1)

Baker The Bank of Baker

Belgrade Belgrade State Bank

Belt Belt Valley Bank (1)

Big Fork Flathead Bank

Big Sandy Northern Bank of Montana

Billings Citizens Bank & Trust Co. (1)

*First State Bank

First Citizens Bank (1)

Security Trust & Savings Bank (1)

Western Bank

Boulder First Boulder Valley Bank

Bozeman Security Bank & Trust Co. (1)

Chester Western Bank

Bridger Bank of Bridger

Broadus Powder River County Bank (1)

Butte First Metals Bank & Trust Co. (1)

Cascade Stockmen's Bank (1)

Chester Liberty Bank of Montana (1)

Chinook Blaine Bank of Montana (1)

Choctaw Citizens State Bank (1)

Columbia Falls Bank of Columbia Falls

Columbus The Yellowstone Bank (1)

Conrad Farmers State Bank

Culbertson Pondera Bank of Montana

Cut Bank Bank of Glacier County

Deer Lodge Deer Lodge Bank & Trust Co.

Denton Farmers State Bank (1)

Dutton State Bank & Trust Co.

Ennis First Madison Valley Bank

Fairview Fairview Bank

Fort Benton First State Bank

Froid First State Bank (1)

Glenlivet First Security Bank (1)

Hamilton Central Bank of Montana (1)

Eastside Bank of Montana

First Trust Co. of Montana

Montana Bank (1)

Trust Corporation of Montana

The Village Bank

Citizens State Bank

Ravall County Bank (1)

Big Horn County State Bank

Little Horn State Bank

Harlem Security State Bank (1)

Havre Citizens Bank of Montana (1)

**First Security Bank (1)

Absarokee Montana National Bank

Anaconda First National Bank

Baker Baker National Bank

Billings First National Bank

Midland National Bank

Bozeman First National Bank

Browning First National Bank

Butte Miner's Bank of Montana, N.A.

Montana National Bank

Chinook Western Bank of Chinook, N.A.

Circle First National Bank

Cut Bank First National Bank

Dillon First National Bank

Ekalaka First National Bank

Eureka First National Bank

Fairfield First National Bank

Frromberg Clarks Fork National Bank

Geradine First National Bank

Glasgow First Security Bank of Montana, N.A.

Glendive First National Bank

Great Falls First National Bank

First West Side National Bank

Livingston Northwestern National Bank

Harlowton Continental National Bank

Havre First National Bank

Helema First National Bank & Trust Co.

Hinsdale First National Bank

Hysman First National Bank

Kalspell Conrad National Bank

Poplar First National Bank

Ronan Ronan State Bank (1)

Roundup First Security Bank

Rudyard Farmers Merchants Bank of Montana

St. Ignatius Lake County Bank (1)

Scoby Citizens State Bank

Shelby First State Bank

Toole County State Bank

Sheridan Bank of Sheridan

Stanford Basin State Bank

Stevensville First State Bank (1)

Superior First State Bank of Mineral County

Terry First State Bank of Terry (1)

Thompson Falls First State Bank (1)

Three Forks Security Bank of Three Forks

Townsend State Bank of Townsend (1)

Valier Valier Bank of Montana (1)

Victor Farmers State Bank (1)

W. Yellowstone First Security Bank

Whitefish First State Bank of Whitefish

Whitehall Whitehall State Bank

Worden Farmers State Bank (1)

(1) Members Federal Reserve Bank

*Opened July 3, 1973

**Opened March 12, 1973

***Opened March 29, 1973

December 31, 1973

National Banks

and

State Banks

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**Aggregate Resources and Liabilities of (95) State Banks and (2) Trust Companies,
December 31, 1973 Compared with Reports of (92) State Banks and (2) Trust
Companies, December 31, 1972**

**Aggregate Resources and Liabilities of (54) National Banks in Montana,
December 31, 1973 Compared with Reports of (54) National Banks,
December 31, 1972***

RESOURCES	Dec. 31, 1973	Dec. 31, 1972	Increase+ Decrease-
Cash and Banks	\$ 133,504,195.19	\$ 121,091,097.26	\$ 12,413,097.93+
U.S. Government Bonds	179,3847,575.10	203,847,582.41	-24,316,507.31-
Federal Agency Bonds	65,133,162.75	52,518,942.87	12,614,219.88+
State & Municipal Bonds	163,292,667.83	18,214,758.51+	145,077,909.32+
Other Securities	3,920,896.85	10,313,771.10	-6,392,874.25-
Federal Funds Sold	33,458,000.00	33,164,019.07	273,980.93+
Loans and Discounts	677,460,591.81	123,810,820.12	553,649,771.69+
Premises, Furn. and Fix.	21,735,837.04	18,807,418.68	2,928,418.36+
Other Real Estate	10,157,085.19	7,965,403.01	231,686.29+
Other Assets	1,628,958.87	2,191,682.18+	-468,723.31-
Increase	\$ 1,289,073,408.63	\$ 1,147,104,185.99	\$ 141,969,222.64+
Increase	\$ 1,289,073,408.63	\$ 1,147,104,185.99	\$ 141,969,222.64+

RESOURCES	Dec. 31, 1973	Dec. 31, 1972	Increase+ Decrease-
Cash and Banks	\$ 121,091,097.26	\$ 12,413,097.93+	\$ 121,091,097.26
U.S. Government Bonds	203,847,582.41	24,316,507.31-	179,3847,575.10
Federal Agency Bonds	52,518,942.87	12,614,219.88+	65,133,162.75
State & Municipal Bonds	18,214,758.51+	145,077,909.32+	163,292,667.83
Other Securities	-6,392,874.25-	10,313,771.10	3,920,896.85
Federal Funds Sold	273,980.93+	33,164,019.07	33,458,000.00
Loans and Discounts	553,649,771.69+	123,810,820.12	677,460,591.81
Premises, Furn. and Fix.	2,928,418.36+	18,807,418.68	21,735,837.04
Other Real Estate	-468,723.31-	231,686.29+	10,157,085.19
Other Assets	2,191,682.18+	7,965,403.01	1,628,958.87
Increase	\$ 141,969,222.64+	\$ 141,969,222.64+	\$ 141,969,222.64+
Increase	\$ 141,969,222.64+	\$ 141,969,222.64+	\$ 141,969,222.64+

LIABILITIES	Dec. 31, 1973	Dec. 31, 1972	Increase+ Decrease-
Demand Deposits of I.P.C.	\$ 340,006,584.61	\$ 38,058,506.83+	\$ 301,947,584.61+
Time Deposits of I.P.C.	524,297,075.18	79,651,734.64+	445,646,325.14+
U.S. Government Deposits	17,111,968.01	10,084,792.63-	7,027,171.38+
Other Public Deposits	121,689,488.28	110,831,188.98	15,272,126.43
Deposits of Comm'l. Banks	12,651,073.08	13,729,262.17	-1,078,189.99-
Other Deposits	17,225,500.00	9,675,000.00+	7,550,500.00+
Federal Funds Purchased	1,751,319.50	1,861,303.89	-103,990.38+
Borrowed Funds	30,181,355.56	23,948,350.23	6,233,025.33+
Other Liabilities	9,946,146.15	9,213,966.18	734,179.39+
Reserves for Loan Losses	51,747,773.00	68,078.23	180,600.50-
Reserves on Securities	1,725,000.00	85,000.00+	1,640,000.00
Cap. Notes and Debentures	33,216,500.00	29,912,500.00	3,304,000.00+
Common Capital Stock	33,556,500.00	31,016,635.85	2,468,985.63+
Surplus	21,731,606.00	35,171,738.25	3,714,867.15+
Capital Reserves	551,011,623.27+	489,364.16	62,374.09+
Increase	\$ 1,289,073,408.63	\$ 1,147,104,185.99	\$ 141,969,222.64+
Increase	\$ 1,289,073,408.63	\$ 1,147,104,185.99	\$ 141,969,222.64+

RESOURCES	Dec. 31, 1973	Dec. 31, 1972	Increase+ Decrease-
Cash and Banks	\$ 121,091,097.26	\$ 12,413,097.93+	\$ 121,091,097.26
U.S. Government Bonds	203,847,582.41	24,316,507.31-	179,3847,575.10
Federal Agency Bonds	52,518,942.87	12,614,219.88+	65,133,162.75
State & Municipal Bonds	18,214,758.51+	145,077,909.32+	163,292,667.83
Other Securities	-6,392,874.25-	10,313,771.10	3,920,896.85
Federal Funds Sold	273,980.93+	33,164,019.07	33,458,000.00
Loans and Discounts	553,649,771.69+	123,810,820.12	677,460,591.81
Premises, Furn. and Fix.	2,928,418.36+	18,807,418.68	21,735,837.04
Other Real Estate	-468,723.31-	231,686.29+	10,157,085.19
Other Assets	2,191,682.18+	7,965,403.01	1,628,958.87
Increase	\$ 141,969,222.64+	\$ 141,969,222.64+	\$ 141,969,222.64+
Increase	\$ 141,969,222.64+	\$ 141,969,222.64+	\$ 141,969,222.64+

LIABILITIES	Dec. 31, 1973	Dec. 31, 1972	Increase+ Decrease-
Demand Deposits of I.P.C.	\$ 396,027,050.55	\$ 361,739,944.18	\$ 34,297,106.37+
Time Deposits of I.P.C.	699,572,643.58	618,466,258.38	81,106,385.20+
U.S. Government Deposits	6,806,467.63	20,035,088.70	-13,226,621.07-
Other Public Deposits	129,922,226.73	104,729,031.31	25,261,915.40+
Other Deposits	16,429,021.31	11,742,829.25	2,646,418.45-
Federal Funds Purchased	32,442,409.92	24,657,291.54	7,785,118.38+
Borrowed Funds	1,255,850.21	1,255,000.00	850.21+
Other Liabilities	49,764,103.20	42,208,722.88	7,555,030.34+
Reserves for Loan Losses	12,387,490.36	10,901,822.06	2,486,668.30+
Reserves on Securities	315,000.00	466,000.00	-151,000.00-
Cap. Notes and Debentures	8,650,000.00	5,150,000.00	3,500,000.00+
Common Capital Stock	31,507,000.00	27,672,000.00	3,834,800.00+
Surplus	31,904,500.00	27,984,298.12	3,920,201.88+
Undivided Profits	19,133,122.16	17,486,531.85	1,428,165.06
Capital Reserves	973,326.72	1,428,165.06	-454,838.34-
Increase	\$ 1,286,303,051.64	\$ 1,285,428.37	\$ 151,011,623.27+
Increase	\$ 1,286,303,051.64	\$ 1,285,428.37	\$ 151,011,623.27+
Grand Total—ALL BANKS IN MONTANA	\$ 2,735,376,460.27	\$ 2,442,395,614.36	\$ 292,980,845.91+

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA	Dec. 31, 1973	Dec. 31, 1972	Dec. 31, 1972
NATIONAL BANKS			
Loans as Percentage of Total Assets	52.55%	48.27%	52.43%
Loans as Percentage of Total Deposits	59.50%	54.25%	59.74%
Capital and Reserve a/c's as Percentage of Total Assets	7.85%	7.94%	7.24%
Capital and Reserve a/c's as Percentage of Total Deposits	8.89%	8.32%	8.33%
Cash, Due from Banks, U.S. Gov't. Bonds as Percentage of Total Deposits	31.84%	27.49%	8.02%
Time Deposits as Percentage of Total Deposits I.P.C.	61.50%	60.68%	28.25%
Demand Deposits as Percentage of Total Deposits I.P.C.	38.50%	39.34%	63.10%
Demand Deposits obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.			36.90%

* Data relating to National Banks obtained through the cooperation of Helena Branch,
Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee.....	Yellowstone Bank (1)	Chinook.....	Western Bank of Chinook, N.A.
Anaconda.....	First Security Bank	Circle.....	Montana National Bank
Ashland.....	Cheyenne Western Bank (1)	Cut Bank.....	First National Bank
Baker.....	The Bank of Baker	Dillon.....	First National Bank
Belgrade.....	Montana Bank	Ekalaka.....	First National Bank
Belt.....	Belt Valley Bank (1)	Eureka.....	First National Bank
Big Fork.....	Flathead Bank	Fairfield.....	First National Bank
Big Sandy.....	Northern Bank of Montana	Fromberg.....	Clark's Fork National Bank
Big Timber.....	Citizens Bank & Trust Co. (1)	Gardiner.....	First National Bank
Billings.....	*First State Bank	Glasgow.....	First National Bank
	*First Citizens Bank (1)	Livingston.....	First Security Bank of Montana, N.A.
	Security Trust & Savings Bank (1)	Malta.....	First Security Bank (1)
	Valley State Bank	Missoula.....	First State Bank (1)
	Western Bank	Missoula.....	First Security Bank (1)
Boulder.....	Western State Bank	Missoula.....	First State Bank (1)
Bozeman.....	First Boulder Valley Bank	Philippinesburg.....	Manhattan State Bank
Congdon.....	1st Security Bank (1)	Pleasanton.....	First Security Bank & Trust Co. (1)
Cascade.....	Stockmen's Bank (1)	Poison.....	First Security Bank (1)
Chester.....	Liberty Bank of Montana (1)	Poplar.....	Security State Bank (1)
Chinook.....	Blaine Bank of Montana (1)	Ronan.....	Traders State Bank
Choteau.....	Citizens State Bank (1)	Ronan State Bank (1)	First Security Bank (1)
Columbia Falls.....	Bank of Columbia Falls	Roundup.....	First Security Bank
Columbus.....	The Yellowstone Bank (1)	Rudyard.....	Farmers Merchants Bank of Montana
Conrad.....	Farmers State Bank	Saint Ignatius.....	Lake County Bank (1)
Culbertson.....	Pondera Bank of Montana	Scoby.....	Citizens State Bank
Cut Bank.....	Culbertson State Bank (1)	Shelby.....	First State Bank
Deer Lodge.....	Bank of Glacier County	Toole County State Bank	First State Bank
Denton.....	Deer Lodge Bank & Trust Co.	Sheridan.....	Bank of Sheridan
Dillon.....	First Security Bank	Stanford.....	Basin State Bank
Dutton.....	Farmers State Bank (1)	Stevensville.....	First State Bank (1)
Ennis.....	Dutton State Bank	Superior.....	Montana Bank of Mineral County
Fairview.....	First Madison Valley Bank	Terry.....	First Bank of Terry (1)
Forsyth.....	Montana Bank	Thompson Falls.....	First State Bank (1)
Fort Benton.....	First State Bank	Three Forks.....	Security Bank of Three Forks
Froid.....	State Bank	Townsend.....	State Bank of Townsend (1)
Glendive.....	First State Bank (1)	Valier.....	Valier Bank of Montana (1)
Great Falls.....	First Security Bank (1)	Victor.....	Farmers State Bank (1)
	Central Bank of Montana (1)	W. Yellowstone.....	First Security Bank
	Eastside Bank of Montana	Whitefish.....	First State Bank of Whitefish
	First Trust Co. of Montana	Whitehall State Bank	Whitehall State Bank
	Montana Bank (1)	Worden.....	Farmers State Bank (1)

(1) Members Federal Reserve Bank
**Opened July 3, 1973
**Opened March 5, 1974
**Opened May 1, 1974

MONTANA NATIONAL BANKS

Absarokee.....	Montana National Bank	Montana State Library	Montana State Library
Anaconda.....	First National Bank	Director	Director
The Village Bank.....	Baker	Department of Business Regulation	Department of Business Regulation
Citizens State Bank.....	Bullings	L. W. Alke.....	Administrator
Ravalli County Bank (1)	First National Bank	Frank J. Skufca, Sr.	Financial Division
Big Horn County State Bank	Midland National Bank	George Schlosser.....	Bank Examiner
Little Horn State Bank	First National Bank	Lynn Weaver.....	Bank Examiner
Harlem.....	Montana National Bank	John Weston Rhodes.....	Bank Examiner
Citizens Bank of Montana (1)	Miner's Bank of Montana, N.A.	Douglas Lawrence.....	Bank Examiner
Hardin.....	Montana National Bank	Dennis De Vries.....	Bank Examiner
		Larry J. Fritz.....	Bank Examiner
		Jack Carpenter.....	Bank Examiner
		Mike Acuff.....	Bank Examiner
		Douglas Bontiflier.....	Bank Examiner
		John V. Curry.....	Bank Examiner
		Daniel Murphy.....	Bank Examiner
		William Hedge.....	Bank Examiner
		Raymond Blackman.....	Bank Examiner
Harve.....	Montana National Bank		

•First Security Bank (1)

**ABSTRACT OF REPORTS
OF CONDITION OF
MONTANA**

No. 210 SEP 9 1974

State Banks
and

Trust Companies

June 30, 1974

MONTANA STATE LIBRARY
930 East Lyndale Avenue
Helena, Montana 59601



Montana State Library

TO

**Aggregate Resources and Liabilities of (97) State Banks and (2) Trust Companies,
June 30, 1974 Compared with Report of (94) State Banks and (2) Trust
Companies, June 30, 1973**

**Aggregate Resources and Liabilities of (54) National Banks in Montana,
June 30, 1974 Compared with Reports of
June 30, 1973***

RESOURCES:	June 30, 1974	June 30, 1973	Decrease— Increase+
Cash and Banks	\$ 120,440,639.43	\$ 127,512,719.90	\$ 18,248,267.53+
U.S. Government Bonds	152,000,129.94	172,856,367.62	20,405,332.68+
Federal Agency Bonds	70,524,219.95	53,894,279.19	16,630,940.76+
State and Municipal Bonds	175,196,148.07	19,139,243.80+	153,996,904.27
Other Securities	2,154,382.40	2,047,455.83	107,146.57+
Federal Funds Sold	28,987,000.00	28,987,000.00	—
Loans and Discounts	133,723,375.00	133,723,339.20+	35,968,375.00+
Premises, Furn. and Fix.	628,181,207.85	2,731,612.59+	628,181,207.85
Other Real Estate	23,455,501.65	20,723,889.06	2,731,612.59+
Other Assets	1,223,212.25	775,535.23	547,586.85+
Other Assets	10,113,181.63	2,302,563.65+	7,810,618.98
Other Assets	12,415,745.28	10,113,181.63	2,302,563.65+
Other Assets	\$1,342,907,945.85	\$1,175,767,977.58	\$ 167,139,968.27+
Increase.....	\$ 1,342,907,945.85	\$ 1,175,767,977.58	\$ 167,139,968.27+

RESOURCES:	June 30, 1974	June 30, 1973	Decrease— Increase+
Cash and Banks	\$ 141,192,727.70	\$ 141,438,759.47	\$ 141,192,727.70
U.S. Government Bonds	117,766,766.00	134,520,977.09	16,754,161.03+
Federal Agency Bonds	145,442,596.19	134,232,798.16	11,299,798.03+
State and Municipal Bonds	225,615,500.34	39,520,098.83+	193,685,401.50
Other Securities	4,226,118.17	5,296,368.83	1,070,250.66+
Federal Funds Sold	23,849,668.77	10,204,125.00	125,496,302.61+
Loans and Discounts	889,968,124.60	764,471,821.99	1,889,968,124.60
Premises, Furn. and Fix.	25,229,956.14	23,121,344.77	2,108,614.37+
Other Real Estate	1,213,447.25	968,040.17	245,407.08+
Other Assets	17,362,300.06	13,402,315.13	3,959,984.93+
Other Assets	\$1,490,388,366.68	\$1,331,887,348.82	\$ 158,501,017.86+
Increase.....	\$ 1,342,907,945.85	\$ 1,175,767,977.58	\$ 158,501,017.86+

LIABILITIES:	June 30, 1974	June 30, 1973	Decrease— Increase+
Demand Deposits of I.P.C.	\$ 361,438,759.47	\$ 339,977,207.12	\$ 21,461,552.35+
Time Deposits of I.P.C.	746,563,831.96	663,156,723.60	83,407,108.36+
U.S. Government Deposits	9,047,738.56	7,347,667.85	1,699,070.71
Other Public Deposits	134,230,633.12	114,118,836.95	16,111,796.17+
Deposits of Comm'l. Banks	14,090,862.61	13,632,152.87	438,709.74+
Other Deposits	12,222,611.07	9,248,322.00	3,074,295.37+
Federal Funds Purchased	48,179,045.96	28,656,900.22	13,522,145.74+
Borrowed Funds	7,660,320.88	5,256,000.00	2,500,320.88
Other Liabilities	51,068,167.85	44,829,782.66	6,238,385.19
Reserve for Loan Losses	13,209,168.66	11,312,606.49	1,896,562.17
Reserves on Securities	325,760.02	495,000.00	169,239.98
Cap. Notes and Debentures	9,197,000.00	7,650,000.00	1,547,000.00+
Common Capital Stock	35,171,500.00	30,806,000.00	4,344,800.00+
Surplus	15,251,500.00	31,073,510.23	4,097,989.77+
Undivided Profits	15,393,115.38	14,554,000.00	845,115.38
Capital Reserves	1,238,334.19	874,966.41	363,367.78
Grand Total—ALL BANKS IN MONTANA	\$2,833,298,312.53	\$2,507,655,326.40	\$ 325,640,986.13

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1974	June 30, 1973	June 30, 1974	June 30, 1973
Loans as Percentage of Total Assets	56.74%	53.45%	59.71%	57.40%
Loans as Percentage of Total Deposits	65.09%	60.47%	69.87%	66.10%
Capital and Reserve a/c's as Percentage of Total Assets	7.96%	8.14%	7.37%	7.26%
Capital and Reserve a/c's as Percentage of Total Deposits	9.14%	9.21%	8.62%	8.37%
Cash, Due from Banks, and U.S. Govt Bonds as Percentage of Total Deposits	26.48%	23.31%	20.37%	23.54%
Time Deposits as Percentage of Total Deposits	65.02%	63.82%	67.38%	66.11%
Deposits I.P.C. as Percentage of Total Deposits	34.98%	36.18%	32.62%	33.89%
Demand Deposits I.P.C. as Percentage of Total Deposits	34.98%	36.18%	32.62%	33.89%
*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.				

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee.....	Yellowstone Bank (1)	Helena.....	Chinook.....	Western Bank of Chinook, N.A.
Araconda.....	First Security Bank	Northwestern Bank & Union Trust Co. (1)	Circle.....	Montana National Bank
Ashland.....	Cheyenne Western Bank (1)	Jordan.....	Cut Bank.....	First National Bank
Baker.....	The Bank of Baker	Kalispell.....	Dillon.....	First National Bank
Big Timber.....	Citizens Bank & Trust Co. (1)	Laurel.....	" First Security Bank (1)	First National Bank
Belgrade.....	First State Bank	Boulder.....	First Security Bank (1)	First National Bank
Billings.....	First Citizens Bank (1)	Douglas.....	The Yellowstone Bank (1)	Fronberg
Belt.....	First Valley Bank (1)	Lewistown.....	Northwestern Bank of Lewistown	Glasgow
Big Fork.....	Flathead Bank	Lincoln.....	The First Bank of Lincoln	First National Bank
Big Sandy.....	Northern Bank of Montana	Livingston.....	First Security Bank (1)	First Security Bank of Montana, N.A.
Big Timber.....	Citizens Bank & Trust Co. (1)	Malta.....	First Security Bank (1)	First National Bank
Billings.....	First State Bank	Manhattan.....	Manhattan State Bank	First West Side National Bank
Belt.....	First Citizens Bank (1)	Miles City.....	First Citizens Bank & Trust Co. (1)	Northwestern National Bank
Big Fork.....	Flathead Bank	Missoula.....	First State Bank	Continental National Bank
Big Sandy.....	Northern Bank of Montana	Missoula.....	Missoula Bank of Montana (1)	Havre.....
Big Timber.....	Citizens Bank & Trust Co. (1)	Philippines.....	First Security Bank (1)	First National Bank
Boulder.....	First Boulder Valley Bank	Platinywood.....	Security State Bank	Hinsdale.....
Borzon.....	1st Security Bank (1)	Polson.....	* First Citizens Bank (1)	First National Bank
Bridger.....	Western Bank	Poplar.....	Security State Bank (1)	Holiday
Broadus.....	Bank of Bridger	Ronan.....	Traders State Bank	Holter.....
Bute.....	Powder River County Bank (1)	Ronan.....	Ronan State Bank (1)	First National Bank & Trust Co.
Cascade.....	First Metals Bank & Trust Co. (1)	Roundup.....	First Security Bank	First National Bank
Chester.....	Stockmen's Bank (1)	Rubyard.....	Farmers Merchants Bank of Montana	First National Park Bank
Chinook.....	Liberty Bank of Montana (1)	St. Ignatius.....	Lake County Bank (1)	First National Park Bank
Choateau.....	Blaine Bank of Montana (1)	Scoby.....	Montana Bank of Mineral County	First National Park Bank
Columbia Falls.....	Citizens State Bank (1)	Shelby.....	First State Bank	First National Park Bank
Columbus.....	Bank of Columbia Falls	Tolo.....	Montana State Bank	First National Park Bank
Conrad.....	The Yellow Bank (1)	Sheridan.....	Bank of Sheridan	First National Park Bank
Denton.....	Farmers State Bank	Stanford.....	Basir State Bank	First National Park Bank
Dillon.....	Pondera Bank of Montana	Stevensville.....	First State Bank (1)	First National Park Bank
Culbertson.....	Culbertson State Bank (1)	Superior.....	Montana Bank of Mineral County	First National Park Bank
Cut Bank.....	Bank of Glacier County	Terry.....	State Bank of Terry (1)	First National Park Bank
Deer Lodge.....	Deer Lodge Bank & Trust Co.	Thompson Falls.....	First State Bank (1)	First National Park Bank
Denton.....	Farmers State Bank	Three Forks.....	Security Bank of Three Forks	First National Park Bank
Dillon.....	State Bank & Trust Co.	Townsend.....	State Bank of Townsend (1)	First National Park Bank
Dutton.....	Dutton State Bank	Valier.....	Valier Bank of Montana	First National Park Bank
Ennis.....	First Madison Valley Bank	Victor.....	Farmers State Bank (1)	First National Park Bank
Fairview.....	Montana Bank & Trust Co.	W. Yellowstone.....	First Security Bank	First National Park Bank
Forsyth.....	First State Bank	Whitefish.....	First State Bank of Whitefish	First National Park Bank
Fort Benton.....	First State Bank	Whitehall.....	Whitehall State Bank	First National Park Bank
Froid.....	First State Bank (1)	Worden.....	Farmers State Bank (1)	First National Park Bank
Glendive.....	Central Bank of Montana (1)	(1) Members Federal Reserve Bank		First National Park Bank
Great Falls.....	Central Bank of Montana (1)	** Opened July 15, 1974		First National Park Bank
First Trust Co. of Montana		*** Opened July 15, 1974		First National Park Bank
Montana Bank (1)				First National Park Bank
Trust Corporation of Montana (1)				First National Park Bank
The Village Bank				First National Park Bank
Hamilton.....	Citizens State Bank			First National Park Bank
Hardin.....	Rawlall County Bank (1)			First National Park Bank
Harlem.....	Big Horn County State Bank			First National Park Bank
Havre.....	Little Horn State Bank			First National Park Bank
	Security State Bank (1)			First National Park Bank
	Citizens Bank of Montana (1)			First National Park Bank
	First Security Bank (1)			First National Park Bank

*Converted to National Bank 8-1-74

MONTANA NATIONAL BANKS

Absarokee.....	Montana National Bank	Absarokee.....	Mike Acuff.....	Department of Business Regulation
Araconda.....	First National Bank	Anacorda.....	Douglas Boutilier.....	L. W. Alke.....
The Village Bank		Baker.....	John V. Curry.....	Administrator
		Billings.....	Daniel Murphy.....	Financial Division
Hamilton.....	Citizens State Bank	First National Bank	Frank J. Skufca, Sr.	Bank Examiner
Hardin.....	Rawlall County Bank (1)	Midland National Bank	George Schlosser.....	Examiner
Harlem.....	Big Horn County State Bank	Security Bank N.A.	Lynn Weaver.....	Examiner
Havre.....	Little Horn State Bank	Montana National Bank	Jon Weston Rhodes.....	Examiner
	Security State Bank (1)	- First National Bank	Douglas Lawrence.....	Examiner
	Citizens Bank of Montana (1)	Montana National Bank	Dennis De Vries.....	Examiner
	First Security Bank (1)	Montana National Bank	Larry J. Fritz.....	Examiner
			Jack Carpenter.....	Examiner
			Mike Acuff.....	Examiner
			Douglas Boutilier.....	Examiner
			John V. Curry.....	Examiner
			Daniel Murphy.....	Examiner
			Raymond Blackman.....	Examiner
			Candice Blazina.....	Examiner
				Montana National Bank

ABSTRACT OF REPORTS
OF CONDITION OF
MONTANA

3 0864 1004 1574 7
5 E 64
No. 211

LIBRARY
STATE AVENUE
MONTANA

December 31, 1974



Montana State Seal

**Aggregate Resources and Liabilities of (97) State Banks and (2) Trust Companies,
December 31, 1974 Compared with Reports of (95) State Banks and (2)
Trust Companies, December 31, 1973**

**Aggregate Resources and Liabilities of (55) National Banks in Montana,
December 31, 1974 Compared with Reports of (54) National Banks,
December 31, 1973***

RESOURCES	Dec. 31, 1974	Dec. 31, 1973	Increase+ Decrease—
Cash and Banks	\$ 123,002,238.48	\$ 133,504,135.19	\$ 10,501,396.71—
U.S. Government Bonds	8,030,437.74	17,931,051,705.11	\$ 38,606,192,36—
Federal Agency Bonds	140,924,107.03	65,133,162,75	7,030,202,36+
State & Municipal Bonds	72,163,407.03	5,251,040,73.81	5,251,344.02+
Other Securities	158,040,73.81	163,292,667.83	36,305,385.02+
Federal Funds Sold	4,301,252.55	3,920,586.85	36,544,082.55
Loans and Discounts	38,579,797.80	32,438,600.00	5,141,197.80+
Premises, Furn. and Fix.	67,440,59.51	3,077,532.16	67,440,59.51
Other Real Estate	20,725,039.07	21,735,887.04	3,077,977.97—
Other Assets	1,285,514.71	899,656.87	385,557.84+
	11,447,370.17	10,157,085.19	990,284.98+
	\$1,244,553,306.01	\$1,288,073,408.63	\$ 44,520,102.62—
			Decrease
			\$ 44,520,102.62—

RESOURCES	Dec. 31, 1974	Dec. 31, 1973	Increase+ Decrease—
Cash and Banks	\$ 214,227,904.98	\$ 161,810,246.97	\$ 52,417,688.01+
U.S. Government Bonds	114,656,482.01	139,366,943.44	—
Federal Agency Bonds	46,331,827.73	40,391,681.01	5,740,133.72+
State and Municipal Bonds	241,183,082.15	204,729,667.77	36,544,082.55
Other Securities	4,391,813.55	4,438,875.88	—
Federal Funds Sold	71,157,234.41	35,341,000.00	35,341,000.00
Loans and Discounts	1,004,133,156.36	818,114,331.41	186,018,881.92
Premises, Furn. and Fix.	28,174,865.54	24,469,333.46	3,705,532.08+
Other Real Estate	1,142,720,70.78	1,191,793.25	—
Other Assets	23,360,907.80	15,280,390.12	8,269,597.08+
	\$1,446,303,051.61	\$ 303,576,943.58+	\$ 303,576,943.58+
			Increase
			\$ 303,576,943.58+

RESOURCES	Dec. 31, 1974	Dec. 31, 1973	Increase—
Cash and Banks	\$ 214,227,904.98	\$ 161,810,246.97	\$ 52,417,688.01+
U.S. Government Bonds	114,656,482.01	139,366,943.44	—
Federal Agency Bonds	46,331,827.73	40,391,681.01	5,740,133.72+
State and Municipal Bonds	241,183,082.15	204,729,667.77	36,544,082.55
Other Securities	4,391,813.55	4,438,875.88	—
Federal Funds Sold	71,157,234.41	35,341,000.00	35,341,000.00
Loans and Discounts	1,004,133,156.36	818,114,331.41	186,018,881.92
Premises, Furn. and Fix.	28,174,865.54	24,469,333.46	3,705,532.08+
Other Real Estate	1,142,720,70.78	1,191,793.25	—
Other Assets	23,360,907.80	15,280,390.12	8,269,597.08+
	\$1,446,303,051.61	\$ 303,576,943.58+	\$ 303,576,943.58+
			Increase
			\$ 303,576,943.58+

LIABILITIES	Demand Deposits of I.P.C.	\$ 452,320,738.36	\$ 396,037,050.55
Time Deposits of I.P.C.	850,091,289.60	\$ 696,372,613.58	\$ 153,518,616.02+
U.S. Government Deposits	16,427,347.56	16,427,347.56	24,021,774.52+
Other Public Deposits	15,298,167.67	15,298,167.67	15,298,167.67
Deposits of Comm'l. Banks	31,637,498.23	16,429,031.31	16,429,031.31
Other Deposits	4,681,518.25	4,681,518.25	—
Federal Funds Purchased	45,758,917.03	32,412,109.92	32,412,109.92
Borrowed Funds	1,077,522.35	1,803,580.21	—
Other Liabilities	61,809,176.15	49,761,103.22	12,045,072.98+
Reserve for Loan Losses	16,765,514.00	13,797,029.36	3,368,023.64+
Reserves on Securities	64,400,00	315,000,00	250,600,00
Cap Notes and Debentures	9,765,000,00	8,650,000,00	1,115,000,00
Common Capital Stock	38,931,500,00	31,507,000,00	8,424,500,00
Profits	40,021,500,00	31,904,100,00	8,117,000,00
Undivided Profits	22,613,982.15	19,033,122.16	3,580,869,99+
Capital Reserves	1,107,000.18	973,326.72	133,673,46+
	\$1,749,879,995.22	\$ 1,446,303,051.61	\$ 303,576,943.58+
			Increase
			\$ 303,576,943.58+

Grand Total—ALL BANKS
IN MONTANA \$2,994,433,301.23

\$2,735,379,460.27 \$ 239,056,840.96+

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1973	Dec. 31, 1974	Dec. 31, 1974	Dec. 31, 1973
Loans as Percentage of Total Assets	52.35%	57.38%	57.38%	56.57%
Loans as Percentage of Total Deposits	59.50%	66.37%	66.37%	65.06%
Capital and Reserve a/c's as Percentage of Total Assets	8.11%	7.85%	7.44%	7.24%
Capital and Reserve a/c's as Percentage of Total Deposits	9.15%	8.89%	8.61%	8.33%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	23.91%	27.49%	21.74%	23.99%
Time Deposits as Percentage of Total Deposits I.P.C.	61.90%	65.27%	65.27%	63.75%
Demand Deposits as Percentage of Total Deposits I.P.C.	38.50%	34.73%	34.73%	36.25%
Capital Reserves I.P.C.	.3624%			

*Data relating to National Banks obtained through the corporation of Helema Branch, Federal Reserve Bank of Minneapolis.

**Aggregate Resources and Liabilities of (99) State Banks and (2) Trust Companies,
June 30, 1975 Compared with Reports of (97) State Banks and (2)
Trust Companies, June 30, 1974**

**Aggregate Resources and Liabilities of (55) National Banks in Montana,
June 30, 1975 Compared with Reports of June 30, 1974**

RESOURCES:		June 30, 1975	June 30, 1974
Cash and Banks	\$ 117,766,901.04	\$ 120,440,639.43	\$ 2,675,735.39
U.S. Government Bonds	145,447,983.75	132,451,029.94	Increase +
Federal Agency Bonds	7,003,066.19	8,924,447.40	Decrease -
State and Municipal Bonds	174,236,210.77	175,396,148.07	Decrease -
Other Securities	3,915,939.53	2,154,382.40	Decrease -
Federal Funds Sold	50,405,000.00	23,000,000.00	Decrease -
Loans and Discounts	761,947,147.05	54,863,108.66	Decrease -
Premises, Furn. and Fix	21,853,820.48	1,561,681.17	Decrease -
Other Real Estate	1,108,473.61	1,323,122.08	Decrease -
Other Assets	13,157,812.15	12,415,745.28	Decrease -
	\$1,342,542,580.07	\$1,342,507,945.85	\$ 38,465,065.78 +

RESOURCES:		June 30, 1975	June 30, 1974
Cash and Banks	\$ 183,917,382.55	\$ 141,715,127.70	\$ 52,212,254.65 +
U.S. Government Bonds	132,862,943.74	65,539,523.45	6,096,927.68 +
Federal Agency Bonds	223,626,156.06	45,432,596.19	20,096,927.68 +
State & Municipal Bonds	223,133,361.12	223,517,860.34	Decrease -
Other Securities	6,504,587.66	4,226,118.17	2,278,469.49 +
Federal Funds Sold	53,809,883.88	23,849,375.00	29,960,508.88 +
Loans and Discounts	1,049,145,049.15	889,958,124.60	139,176,924.55 +
Premises, Furn. and Fix	30,159,938.86	25,229,011.31	4,910,957.55 +
Other Real Estate	2,813,382.75	1,213,447.25	1,683,381.50 +
Other Assets	24,636,860.36	17,362,300.06	7,274,560.30 +
	\$1,480,398,366.68	\$1,481,071,289.32	\$ 320,682,922.64 +

LIABILITIES:		June 30, 1975	June 30, 1974
Demand Deposits of I.P.C.	\$ 434,430,695.31	\$ 361,438,759.47	\$ 72,991,935.81 +
Time Deposits of I.P.C.	924,880,010.82	746,563,831.96	178,286,178.65 +
U.S. Gov. Deposits	6,917,856.22	9,047,748.56	2,129,892.34 +
Other Public Deposits	6,917,856.22	22,683,514.16	22,683,514.16 +
Deposits of Comm'l. Banks	130,230,633.12	140,924,147.28	10,694,513.16 +
Other Deposits	22,082,687.75	22,082,687.75	Decrease -
Federal Funds Purchased	14,152,522,538.24	12,322,518.07	12,322,518.07 +
Borrowed Funds	47,161,628.43	48,171,417.53	Decrease -
Other Liabilities	1,124,532.94	7,660,320.83	6,535,767.89 +
Reserve for Loan Losses	51,068,167.85	13,285,897.27 +	13,285,897.27 +
Reserves on Securities	14,782,332.40	1,566,758.68	1,566,758.68 +
Cap. Notes and Debentures	180,400.00	129,000.00	129,000.00 +
Common Capital Stock	10,500,000.00	9,103,000.00	9,103,000.00 +
Surplus	44,266,250.00	35,251,500.00	9,014,750.00 +
Undivided Profits	44,276,250.00	50,100,500.00	5,374,750.00 +
Capital Reserves	20,767,894.68	15,383,115.38	5,374,750.00 +
	\$1,181,071,289.32	\$1,490,398,366.68	\$ 320,682,922.64 +
	Increase.....	Increase.....	\$ 320,682,922.64 +
Grand Total—ALL BANKS IN MONTANA	\$3,125,514,169.29	\$2,833,296,312.53	\$ 292,217,856.86 +

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS		June 30, 1975	June 30, 1974
Loans as Percentage of Total Assets	53.80%	56.74%	Decrease -
Loans as Percentage of Total Deposits	65.09%	60.70%	Decrease -
Capital and Reserve a/c's as Percentage of Total Assets	8.18%	7.96%	Decrease -
Capital and Reserve a/c's as Percentage of Total Deposits	9.23%	9.14%	Decrease -
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	22.59%	23.31%	Decrease -
Time Deposits as Percentage of Total Deposits	20.54%	21.29%	Decrease -
Time Deposits I.P.C.	66.18%	65.02%	Decrease -
Demand Deposits as Percentage of Total Deposits I.P.C.	33.82%	34.98%	Decrease -
NATIONAL BANKS			
Loans as Percentage of Total Assets	57.93%	59.71%	Decrease -
Loans as Percentage of Total Deposits	67.44%	69.87%	Decrease -
Capital and Reserve a/c's as Percentage of Total Assets	7.46%	7.37%	Decrease -
Capital and Reserve a/c's as Percentage of Total Deposits	8.68%	8.62%	Decrease -
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	20.43%	20.37%	Decrease -
Time Deposits as Percentage of Total Deposits I.P.C.	68.04%	67.38%	Decrease -
Demand Deposits I.P.C.	31.96%	32.62%	Decrease -

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

**Aggregate Resources and Liabilities of (99) State Banks and (3) Trust Companies,
December 31, 1975 Compared with Reports of (97) State Banks and (2)
Trust Companies, December 31, 1974**

**Aggregate Resources and Liabilities of (55) National Banks in Montana,
December 31, 1975 Compared with Reports of 55 National Banks
December 31, 1974**

Decrease—		Increase+	
DECEMBER 31, 1975		DECEMBER 31, 1974	
RESOURCES:			
Cash and Banks	\$ 131,514,968.94	\$ 122,002,459.46	\$ 8,512,730.46+
U.S. Government Bonds	182,031,720.69	140,924,872.79	\$ 41,106,847.95+
Federal Agency Bonds	74,890,574.54	57,407,070.03	2,727,167.51+
State & Municipal Bonds	185,754,874.54	154,040,733.81	27,713,340.73+
Other Securities	3,361,528.63	3,201,252.55	939,723.92+
Federal Funds Sold	33,830,000.01	38,519,79.80	2,749,197.80+
Loans and Discounts	751,085,221.00	674,383,059.65	76,702,161.36+
Premises, Furn. & Fix.	22,190,175.40	1,465,116.33+	1,285,514.74+
Other Real Estate	1,264,240.64	21,274.07	1,147,360.17+
Other Assets	12,786,652.91	1,639,282.77	11,147,360.17+
	\$1,400,709,157.33	\$1,244,553,306.01	\$ 156,155,851.32+
Increase.....			\$ 156,155,851.32+
LIABILITIES:			
Demand Deposits of I.P.C.	\$ 388,245,993.44	\$ 344,248,950.10	\$ 43,997,043.34+
Time Deposits of I.P.C.	713,048,516.53	605,679,158.17	107,369,358.36+
U.S. Gov. Deposits	5,243,331.91	9,365,415.04	3,042,433.18+
Other Pub. Deposits	120,861,387.62	126,106,411.68	124,084,14.14+
Deposits of Comm'l Banks	8,112,624.49	7,786,553.86	326,042,79.79+
Other Deposits	12,786,453.86	10,334,054.33	2,452,399.53+
Federal Funds Purchased	5,253,000.00	6,227,797.80	974,797.80—
Borrowed Funds	11,934,747.88	1,012,749.04	893,501.16—
Other Liabilities	36,069,651.38	32,254,323.44	3,515,327.91+
Reserve for Loan Losses	10,730,584.19	9,659,342.35	1,071,511.84+
Reserves on Securities	2,751,874.00	341,941.58	66,067.58+
Cap. Notes and Debentures	1,745,000.00	1,810,000.00	65,000.00—
Common Capital Stock	40,447,692.56	33,130,000.00	7,172,500.00+
Surplus	17,605,029.50	33,471,876.54	6,975,816.02+
Undivided Profits	582,000.00	21,764,295.45	4,159,265.95—
Capital Reserves		860,288.71	278,288.71—
	\$1,400,709,157.33	\$1,244,553,306.01	\$ 156,155,851.32+
Increase.....			\$ 156,155,851.32+

Decrease—		Increase+	
DECEMBER 31, 1975		DECEMBER 31, 1974	
RESOURCES:			
Cash and Banks	\$ 247,653,000.00	\$ 241,227,904.98	\$ 33,425,095.02+
U.S. Government Bonds	145,035,000.00	114,659,482.01	30,378,517.99+
Federal Agency Bonds	57,891,000.00	46,789,375.73	11,118,321,060.00
State & Municipal Bonds	272,321,000.00	211,182,062.55+	31,140,037.95+
Other Securities	2,736,100.00	1,991,813.53	727,186.15+
Federal Funds Sold	72,341,000.00	71,157,234.41	1,083,765.59+
Loans and Discounts	1,005,180,000.00	1,004,133,136.36	1,046,843,64+
Premises, Furn. & Fix.	103,322,000.00	28,721,134.46+	\$1,147,134.46+
Other Real Estate	6,364,000.00	1,162,730.79	5,001,269.21+
Other Assets	25,767,000.00	23,760,907.80	206,092,20+
	\$1,947,346,000.00	\$1,749,879,995.22	\$ 197,566,004.78+
Increase.....			\$ 197,566,004.78+
LIABILITIES:			
Demand Deposits of I.P.C.	\$ 477,724,000.00	\$ 452,320,738.36	25,403,261.64+
Time Deposits of I.P.C.	986,323,000.00	850,091,289.60	136,231,710.40+
U.S. Gov. Deposits	6,672,000.00	8,541,638.15	1,872,638.15+
Other Public Deposits	13,193,361.46	13,193,361.46	0
Deposits of Comm'l Banks	31,637,498.23	31,577,000.00	5,160.00
Other Deposits	17,170,000.00	17,127,976.56	427,024.44+
Federal Funds Purchased	50,239,000.00	43,758,917.03	6,480,082.97+
Borrowed Funds	452,000.00	1,077,522.35	625,522.35
Other Liabilities	86,556,000.00	61,809,176.15	24,746,823.85+
Reserve for Loan Losses	15,736,514.00	15,736,514.00	0
Reserves on Securities	6,641,600.00	6,630,000.00	11,600.00
Cap. Notes & Debentures	9,765,000.00	9,765,000.00	0
Common Capital Stock	51,124,000.00	39,315,500.00	11,192,500.00+
Surplus	51,370,000.00	40,021,500.00	11,348,500.00+
Undivided Profits	14,634,000.00	23,613,992.15	8,979,292.15—
Capital Reserves	314,000.00	1,107,000.18	793,000.00—
	\$1,947,346,000.00	\$1,749,879,995.22	\$ 197,566,004.78+
Increase.....			\$ 197,566,004.78+
Grand Total—ALL BANKS IN MONTANA	\$3,348,155,157.33	\$2,994,433,301.23	\$ 353,721,856.10+

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

DECEMBER 31, 1974		DECEMBER 31, 1975		NATIONAL BANKS	
Loans as Percentage of Total Assets	53.62%	54.19%	51.62%	57.38%	
Loans as Percentage of Total Deposits	61.10%	60.20%	60.45%	66.37%	
Capital and Reserve a/c's as Percentage of Total Assets	.....	.....	.....	7.56%	7.44%
Capital and Reserve a/c's as Percentage of Total Deposits	.....	.....	.....	8.86%	8.61%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	.....	.....	.....	23.61%	21.74%
Time Deposits as Percentage of Total Deposits I.P.C.	.....	.....	.....	67.37%	65.27%
Demand Deposits I.P.C. as Percentage of Total Deposits I.P.C.	.....	.....	.....	32.63%	34.73%
				Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.	

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee.....	Yellowstone Bank (1)	Helena.....	Bank of Montana (1)	Chinook.....	Western Bank of Chinook, N.A.
Anconda.....	First Security Bank	Jordan.....	First Security Bank (1) Northwestern Union Trust Co. (1)	Circle.....	Montana Bank of Circle, N.A.
Ashland.....	Cheyenne Western Bank (1)	Kalispell.....	Garrison County Bank	Columbia Falls.....	*Glacier National Bank
Baker.....	The Bank of Baker	Lewistown.....	First Security Bank	Cut Bank.....	Cut Bank
Belgrade.....	Montana Bank of Belgrade	Lincoln.....	Valley Bank of Kalispell	Dillon.....	First National Bank
Belt.....	Belt Valley Bank (1)	Livingston.....	First Security Bank (1)	Ekalaka.....	First Northwestern National Bank
Big Fork.....	Flathead Bank	Malta.....	First Security Bank (1)	Eureka.....	First National Bank
Big Sandy.....	Northern Bank of Montana	Boulder.....	First Security Bank & Trust Co. (1)	Fairfield.....	First National Bank
Big Timber.....	Citizens State Bank & Trust Co. (1)	Bozeman.....	First Security Bank	Fromberg.....	Clarks Fork National Bank
Billings.....	First Citizens Bank (1)	Bridger.....	First Citizens Bank (1)	Gardine.....	First National Bank
Broadus.....	Valley State Bank	Broadus.....	Powder River County Bank (1)	Glasgow.....	First National Bank
Butte.....	Western State Bank	Cascade.....	First Metals Bank & Trust Co. (1)	Havre.....	First Security Bank of Montana, N.A.
Casper.....	First Boulder Valley Bank	Conrad.....	Stockmen's Bank (1)	Glendive.....	First National Bank
Chester.....	First Security Bank (1)	Culbertson.....	Western Bank	Great Falls.....	First National Bank
Chinook.....	Bank of Bridger	Cut Bank.....	Blaine Bank of Montana (1)	Holiday.....	First National Bank
Choteau.....	Powder River County Bank (1)	Custer.....	Citizens State Bank (1)	Holiday.....	First National Park Bank
Columbus Falls.....	First State Bank	Deer Lodge.....	Bank of Columbia Falls	Holiday.....	First National Park Bank
Columbus.....	The Yellowstone Bank (1)	Denton.....	First Security Bank	Holiday.....	First National Park Bank
Colstrip.....	Security Bank	Dillon.....	Farmers Merchants Bank of Montana	Holiday.....	First National Park Bank
Conrad.....	Farmers State Bank	Dillon.....	St. Ignatius.....	Holiday.....	First National Park Bank
Culbertson.....	Pondera Bank of Montana	Dillon.....	Lake County Bank (1)	Holiday.....	First National Park Bank
Cut Bank.....	Culbertson State Bank (1)	Dillon.....	Scobey.....	Holiday.....	First National Park Bank
Deer Lodge.....	Bank of Glacier County	Dillon.....	Citizens State Bank	Holiday.....	First National Park Bank
Denton.....	Deer Lodge Bank & Trust Co.	Dillon.....	Ronan.....	Holiday.....	First National Park Bank
Dillon.....	First Security Bank	Dillon.....	Ronan.....	Holiday.....	First National Park Bank
Dutton.....	Farmers State Bank (1)	Dillon.....	Roundup.....	Holiday.....	First National Park Bank
Emmis.....	State Bank	Dillon.....	Farmers Merchants Bank of Montana	Holiday.....	First National Park Bank
Fairview.....	Montana Bank of Fairview	Dillon.....	Rudyard.....	Holiday.....	First National Park Bank
Forsyth.....	First State Bank	Dillon.....	St. Ignatius.....	Holiday.....	First National Park Bank
Fort Benton.....	First State Bank	Dillon.....	Lake County Bank (1)	Holiday.....	First National Park Bank
Froid.....	First State Bank (1)	Dillon.....	Scobey.....	Holiday.....	First National Park Bank
Glendive.....	First Security Bank (1)	Dillon.....	Shelby.....	Holiday.....	First National Park Bank
Great Falls.....	Central Bank of Montana (1)	Dillon.....	Tonopah.....	Holiday.....	First National Park Bank
	Eastside Bank of Montana	Dillon.....	Missoula.....	Holiday.....	First National Park Bank
	First Trust Co. of Montana	Dillon.....	Missoula.....	Holiday.....	First National Park Bank
	Montana Bank (1)	Dillon.....	Missoula.....	Holiday.....	First National Park Bank
	Trust Corporation of Montana (1)	Dillon.....	Missoula.....	Holiday.....	First National Park Bank
	The Village Bank	Dillon.....	Missoula.....	Holiday.....	First National Park Bank
Hamilton.....	Citizens State Bank	Dillon.....	Missoula.....	Holiday.....	First National Park Bank
Hardin.....	Ravalli County Bank (1)	Dillon.....	Missoula.....	Holiday.....	First National Park Bank
	Big Horn Bank	Dillon.....	Missoula.....	Holiday.....	First National Park Bank
	Little Horn State Bank	Dillon.....	Missoula.....	Holiday.....	First National Park Bank
	Security State Bank (1)	Dillon.....	Missoula.....	Holiday.....	First National Park Bank
	Citizens Bank of Montana (1)	Dillon.....	Missoula.....	Holiday.....	First National Park Bank
	First Security Bank (1)	Dillon.....	Missoula.....	Holiday.....	First National Park Bank

(1) Members Federal Reserve Bank
*Organized December 31, 1975

*Opened May 10, 1976

3331 E69 C. S.

No. 214
APRIL 1976
OF CONDITION OF
MONTANA

State Banks
and

National Banks

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Trust Companies

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June 30, 1976



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Mike Polkowske..... Examiner

Mark Trensvold..... Examiner

Montel Livingston..... Secretary

Myrt Hamel..... Statistician

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**Aggregate Resources and Liabilities of (99) State Banks and (3) Trust Companies,
June 30, 1976 Compared with Report of (99) State Banks and (3)**

**Aggregate Resources and Liabilities of (56) National Banks in Montana,
June 30, 1976 Compared With Reports of (55) National Banks**

RESOURCES:	June 30, 1976	June 30, 1975	Increase- Decrease
Cash and Banks.....	\$ 112,318,000.00	\$ 117,766,904.04	\$ 5,448,904.04—
U.S. Government Bonds.....	140,417,963.75	37,101,036.25+	103,381,927.50+
Federal Agency Bonds.....	79,448,667.35	1,536,667.35	78,912,000.00
State and Municipal Bonds.....	174,236,210.00	14,137,789.23+	160,108,420.77
Other Securities.....	3,915,959.33	678,539.53—	3,237,400.00
Federal Funds Sold.....	50,405,000.00	18,405,000.00—	32,000,000.00
Loans and Discounts.....	790,081,000.00*	707,082,038.39	82,988,961.61+
Premises, Furn. & Fix.	23,301,000.00	21,893,820.00	1,409,179.52+
Other Real Estate.....	1,189,000.00	1,108,473.61	80,526.39+
Other Assets.....	14,981,000.00	13,137,842.15	1,843,157.85+
	\$1,425,874,000.00	\$1,314,442,880.07	\$ 111,431,119.93+

LIABILITIES:	June 30, 1976	June 30, 1975	Increase- Decrease
Demand Deposits of I.P.C....	\$ 366,234,000.00	\$ 341,001,761.39	\$ 25,232,238.61+
Time Deposits of I.P.C.....	775,276,000.00	667,226,286.34	108,050,713.66+
U.S. Government Deposits.....	4,677,000.00	6,941,512.54	2,317,512.54—
Other Public Deposits.....	126,302,000.00	132,806,577.98	6,504,577.98—
Deposits of Comm'l. Banks.....	6,906,000.00	6,357,289.41	548,710.59+
Other Deposits.....	11,431,000.00	10,588,476.81	850,523.19+
Federal Funds Purchased.....	12,011,000.00	8,103,000.00	3,908,000.00+
Borrowed Funds.....	621,000.00	-0-	621,000.00+
Other Liabilities.....	12,147,000.00	33,871,150.45	21,724,150.45—
Reserve for Loan Losses.....	-0-	10,168,381.84	10,168,381.84—
Reserves on Securities.....	387,676.00	387,676.00	-0-
Cap. Notes and Debentures.....	1,700,000.00	1,395,000.00	305,000.00+
Common Capital Stock.....	40,806,000.00	37,017,500.00	3,788,500.00+
Surplus	40,983,000.00	37,290,074.00	3,702,926.00+
Undivided Profits	21,696,000.00	20,546,244.76	4,149,755.24+
Capital Reserves	2,063,000.00	688,918.55	1,376,051.45+
	\$1,425,874,000.00	\$1,314,442,880.07	\$ 111,431,119.93+

*After deduction of \$8,327,000. Reserve for Loan Losses.

*After deduction of \$12,506,000. Reserve for Loan Losses.

Grand Total ALL BANKS.....

IN MONTANA.....

\$3,332,613,000.00

\$125,514,169.39

\$ 207,098,830.61+

*Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA*

STATE BANKS	June 30, 1976	June 30, 1975	NATIONAL BANKS	June 30, 1976	June 30, 1975
Loans as Percentage of Total Assets.....	55.67%	53.80%	Loans as Percentage of Total Assets.....	58.21%	57.93%
Loans as Percentage of Total Deposits.....	61.85%	60.70%	Loans as Percentage of Total Deposits.....	65.93%	67.41%
Capital and Reserve a/c's as Percentage of Total Assets.....	8.27%	8.18%	Capital and Reserve a/c's as Percentage of Total Assets	8.07%	7.46%
Capital and Reserve a/c's as Percentage of Total Deposits.....	9.19%	9.23%	Capital and Reserve a/c's as Percentage of Total Deposits.....	9.14%	8.68%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits.....	22.84%	22.59%	Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits.....	20.45%	20.43%
Time Deposits as Percentage of Total Deposits I.P.C.	67.92%	66.18%	Time Deposits as Percentage of Total Deposits I.P.C.	70.50%	68.04%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.08%	33.82%	Demand Deposits as Percentage of Total Deposits I.P.C.	29.50%	31.96%

*Ratios for 1976 not precisely comparable to 1975 ratios due to changes in reporting Reserves for Loan Losses and Unearned Income on Loans.

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MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee.....	Yellowstone Bank (1)	Helena.....	Bank of Montana (1) First Security Bank of Helena (1) Northwestern Bank of Helena (1)	Chinook.....	Western Bank of Chinook, N.A.
Anaconda.....	First Security Bank	Jordan.....	Garfield County Bank	Circline.....	Montana Bank of Circline, N.A.
Ashland.....	Cheyenne Western Bank (1)	Kalsiwell.....	First Security Bank of Kalsiwell Valley Bank of Kalsiwell	Columbia Falls.....	*Glacier National Bank
Baker.....	The Bank of Baker	Laurel.....	First Security Bank (1) The Yellowstone Bank (1)	Cut Bank.....	First National Bank
Belgrade.....	Montana Bank of Belgrade	Lewistown.....	Northwestern Bank of Lewistown	Dillon.....	First National Bank
Belt.....	Belt Valley Bank (1)	Lincoln.....	The First Bank of Lincoln	Ekalaka.....	First National Bank
Big Fork.....	Flathead Bank	Livingston.....	First Security Bank (1)	Fairfield.....	First National Bank
Big Sandy.....	Northern Bank of Montana	Mattoon.....	First Security Bank (1) First State Bank (1)	Fromberg.....	First Northwestern National Bank
Big Timber.....	Citizens Bank & Trust Co. (1)	Manhattan.....	First Security Bank of Manhattan, N.A.	Geraldine.....	First National Bank
Billings.....	First State Bank	Miles City.....	First Citizens Bank & Trust Co. (1)	Glasgow.....	First National Bank
	First Citizens Bank (1)	Missoula.....	First Security Bank of Missoula (1) Montana Bank of South Missoula Missoula Bank of Montana (1)	Hedrick.....	First National Bank
	Valley State Bank	Philipsburg.....	Flint Creek Valley Bank (1)	Glendive.....	First National Bank
	Western State Bank	Plentywood.....	Security State Bank	Great Falls.....	First National Bank
Boulder.....	First Boulder Valley Bank	Polson.....	First Citizens Bank (1) Security State Bank (1)	Holiday.....	First National Bank
Boszeman.....	First Security Bank (1)	Poplar.....	Traders State Bank	Hinsdale.....	First Westside National Bank
Bridger.....	Western Bank	Ronan.....	Ronan State Bank (1)	Hysham.....	First National Bank
Broadus.....	Bank of Bridger	Roundup.....	First Security Bank	Kalispell.....	Continental National Bank
Butte.....	Powder River County Bank (1)	Rudyard.....	Farmers Merchants Bank of Montana	Helena.....	First National Bank & Trust Co.
Cascade.....	Stockmen's Bank (1)	St. Ignatius.....	Lake County Bank (1)	Holiday.....	First National Bank
Chester.....	Liberty Bank of Montana (1)	Scoby.....	Citizens State Bank	Hinsdale.....	First National Bank
Chinook.....	Blaine Bank of Montana (1)	Shelby.....	First State Bank	Livingston.....	First National Park Bank
Choteau.....	Citizens State Bank (1)	Columbus.....	Bank of Columbia Falls	Miles City.....	First National Bank
Columbus.....	The Yellowstone Bank (1)	Colstrip.....	First United Bank (1)	Missoula.....	First Northwestern National Bank
Conrad.....	Security Bank	Conrad.....	Bank of Sheridan	Lewistown.....	First National Bank
Culbertson.....	Farmers State Bank	Stanford.....	Bain State Bank	Libby.....	First National Bank & Trust Co.
Cut Bank.....	Pondera Bank of Montana	Stevensville.....	First State Bank (1)	Livingston.....	First National Bank
Deer Lodge.....	Deer Lodge County	Superior.....	Montana Bank of Mineral County	Miles City.....	First National Bank
Denton.....	First Security Bank	Terry.....	State Bank of Terry (1)	Missoula.....	First National Bank
Dillon.....	Farmers State Bank (1)	Thompson Falls.....	First State Bank of Montana (1)	Missoula.....	First National Montana Bank
Dutton.....	State Bank & Trust Co.	Three Forks.....	First State Bank of Three Forks	Plains.....	Southside National Bank
Emmis.....	Dutton State Bank	Townsend.....	State Bank of Townsend (1)	Plentywood.....	First National Bank
Fairview.....	First Madison Valley Bank	Valier.....	Valier Bank of Montana	Red Lodge.....	Montana National Bank
Forsyth.....	Montana Bank of Fairview	Victor.....	Farmers State Bank (1)	Ricey.....	Montana Bank of Ricey, N.A.
Fort Benton.....	First State Bank	W. Yellowstone.....	First Security Bank	Roundup.....	Montana Bank of Roundup, N.A.
Froid.....	First State Bank (1)	Whitefish.....	First State Bank of Whitefish	Sidney.....	Richland National Bank
Glendive.....	First Security Bank (1)	Whitehall.....	Whitefish State Bank	Twin Bridges.....	Sidney National Bank
Great Falls.....	Central Bank of Montana (1)	Worren.....	Farmers State Bank (1)	Whitefish.....	First National Bank
		(1) Members Federal Reserve Bank		White Sul. Sprgs.....	First National Bank
				Wibaux.....	First National Bank
				Wolf Point.....	Citizens First National Bank
				Wolf Point.....	Western National Bank

*Opened May 10, 1976

December 31, 1976

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STATE BANKS

AND

TRUST COMPANIES

MONTANA

FACT OF REPORTS

33261
No. 115

Kent Kleinkopf..... Director
Frank J. Skufca..... Bank Examiner
L. W. Alte..... Administrator
Department of Business Regulation

Dick Morgan..... Examiner
Mike Polkowske..... Examiner
Mark Tiersvold..... Examiner
Monte Livingston..... Examiner
Paul Brodt..... Examiner
Chris Olson..... Examiner
Ed Barta..... Examiner
Mike Klinkhammer..... Examiner

Dick Morgan..... Examiner
Mike Polkowske..... Examiner
Mark Tiersvold..... Examiner
Monte Livingston..... Examiner
Myrt Hamel..... Statistician

First Security Bank (1)	Citizens Bank of Montana (1)	First Trust Co. of Montana	First Trust Co. of Montana
The Village Bank (1)	Montana Bank of Absarokee, N.A.	Montana Bank of Absarokee, N.A.	Montana Bank of Absarokee, N.A.
Citizens State Bank	Anaconda..... First National Bank	Baker..... Montana Bank of Baker, N.A.	Baker..... Montana Bank of Baker, N.A.
Bavall County Bank (1)	First Northwestern National Bank	Midland National Bank N.A.	Midland National Bank N.A.
Big Horn Bank	Security Bank (1)	Montana Bank of Bozeman, N.A.	Montana Bank of Bozeman, N.A.
Harrien.....	Browning.....	Browning.....	Browning.....
First Security Bank (1)	Citizens Bank of Montana (1)	Montana Bank of Butte, N.A.	Montana Bank of Butte, N.A.
First Security Bank (1)			

First Security Bank (1)

First Security Bank of Montana, N.A.

**Aggregate Resources and Liabilities of (99) State Banks and (3) Trust Companies,
December 31, 1976 Compared with Reports of (99) State Banks and (3)
Trust Companies, December 31, 1975**

**Aggregate Resources and Liabilities of (56) National Banks in Montana,
December 31, 1976 Compared with Reports of (55) National Banks
December 31, 1975***

RESOURCES:	December 31, 1976	December 31, 1975	Decrease— Increase +
Cash and Banks	\$ 132,790,000.00	\$ 131,514,968.94	\$ 1,275,031.06+
U.S. Government Bonds	184,404,000.00	182,031,720.69	\$ 12,372,279.31+
Federal Agency Bonds	76,687,000.00	74,890,574.54	\$ 1,796,425.46+
State & Municipal Bonds	194,390,000.00	185,754,074.54	\$ 8,635,925.46+
Other Securities	2,946,000.00	3,361,528.63	\$ 415,528.63-
Federal Funds Sold	40,332,000.00	33,830,900.00	\$ 4,502,000.00+
*Loans and Discounts	807,410,000.00	740,304,386.82	\$ 67,305,633.18+
Premises, Furn. & Fix.	69,267,000.00	22,190,175.36	\$ 47,076,824.60+
Other Real Estate	3,360,000.00	1,261,240.64	\$ 2,095,759.36+
Other Assets	15,881,000.00	12,786,652.94	\$ 3,094,347.06+
	\$1,537,167,000.00	\$1,389,928,303.14	\$ 147,758,696.86+

LIABILITIES

Demand Deposits of I.P.C.	\$ 388,245,993.44	\$ 848,900,065.56+
Time Deposits of I.P.C.	\$ 822,932,000.00	\$ 713,048,516.53
U.S. Govt. Deposits	7,479,700.00	4,522,331.91
Other Pub. Deposits	141,830,000.00	120,861,387.62
Deposits on Comm'l. Banks	7,759,000.00	8,112,624.49
Other Deposits	13,896,000.00	12,786,453.86
Federal Funds Purchased	15,550,000.00	10,297,000.00+
Borrowed Funds	109,000,000.00	119,247.88-
Other Liabilities	13,350,000.00	36,069,651.35-
Reserves on Securities	-0-	225,874.00-
Cap. Notes & Debentures	2,283,000.00	1,745,000.00
Common Capital Stock	44,966,000.00	40,302,500.00
Surplus	44,873,000.00	40,447,692.50
Undivided Profits	20,847,000.00	17,605,029.50
Capital Reserves	20,057,000.00	582,000.00+
	\$1,537,667,000.00	\$1,389,928,303.14
*After Deduction of Loan Loss Reserves	\$ 8,847,000.00	\$ 10,780,854.19

*After Deduction of
Loan Loss Reserves

\$ 11,016,000.00

\$ 16,974,000.00

Grand Total—ALL BANKS
IN MONTANA \$3,569,908,000.00

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA*

STATE BANKS	December 31, 1976	December 31, 1975	Decrease— Increase +	NATIONAL BANKS	December 31, 1976	December 31, 1975	Decrease— Increase +
Loans as Percentage of Total Assets	52.79%	53.62%	-\$.83%	Loans as Percentage of Total Assets	57.88%	51.62%	+\$ 6.26%
Loans as Percentage of Total Deposits	58.59%	60.20%	-\$ 1.61%	Loans as Percentage of Total Deposits	63.12%	60.45%	+\$ 2.67%
Capital and Reserve a/c's as Percentage of Total Assets	8.01%	7.97%	+\$.04%	Capital and Reserve a/c's as Percentage of Total Assets	7.87%	7.56%	+\$.31%
Capital and Reserve a/c's as Percentage of Total Deposits	8.89%	8.95%	-\$.06%	Capital and Reserve a/c's as Percentage of Total Deposits	8.89%	8.86%	+\$.03%
Cash, Due from Banks and U.S. Govt. Bonds as Percentage of Total Deposits	23.48%	25.13%	-\$ 1.65%	Cash, Due from Banks and U.S. Govt. Bonds as Percentage of Total Deposits	20.01%	23.61%	-\$ 3.59%
Time Deposits as Percentage of Total Deposits I.P.C.	67.47%	64.75%	+\$ 2.72%	Time Deposits as Percentage of Total Deposits I.P.C.	68.06%	67.37%	+\$.70%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.53%	35.25%	-\$ 2.72%	Demand Deposits as Percentage of Total Deposits I.P.C.	30.94%	32.63%	-\$ 1.69%

*Ratios for 1976 not precisely comparable to 1975 ratios due to changes in reporting Reserves for Loan Losses and Unearned Income on Loans.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)	Helena	Bank of Montana (1)	Chinook	Western Bank of Chinook, N.A.
Anchorage	First Security Bank	First Security Bank (1) Northwestern Bank Trust Co. (1)	Circle	Montana Bank of Circle, N.A.	
Ashland	Cheyenne Western Bank (1)	Columbia Falls	Glacier National Bank		
Belgrade	Montana Bank of Belgrade	Kalispell	Garfield County Bank		
Belt	Belt Valley Bank (1)	Fairview	Cut Bank		
Big Fork	Flathead Bank	First Security Bank	Dillon		
Big Sandy	Northern Bank of Montana	The Yellowstone Bank (1)	First Northwestern National Bank		
Big Timber	Citizens Bank & Trust Co. (1)	The Yellowstone Bank (1)	Eureka		
Billings	First State Bank	The Yellowstone Bank (1)	First National Bank		
	First Citizens Bank (1)	Fairfield	Baker		
	*Rimrock Bank	First National Bank	First National Bank		
	Valley State Bank	Fromberg	Cut Bank		
Bridger	Western Bank	Geraldine	First National Bank		
Broadus	Powder River County Bank (1)	Livingston	First Security Bank (1)		
Butte	First Metals Bank & Trust Co. (1)	Malta	First State Bank (1)		
Cascade	Stockmen's Bank (1)	Miles City	First State Bank		
Choteau	Liberty Bank of Montana (1)	Misoula	First Security Bank & Trust Co. (1)		
Colstrip	Western Bank	Misoula	First Security Bank (1) Montana Bank of South Missoula		
Conrad	Farmers State Bank	Philipsburg	First Security Bank (1)		
Cut Bank	Culbertson State Bank (1)	Pleasanton	First Security Bank		
Deer Lodge	Bank of Glacier County	Polson	First Security Bank (1)		
Denton	Deer Lodge Bank & Trust Co.	Poplar	First Security State Bank		
Dillon	First Security Bank (1)	Roman	Ronan State Bank (1)		
Dutton	First State Bank	Roundup	First Security Bank		
Ennis	First Madison Valley Bank	Sidney	First United Bank (1)		
Fairview	Montana Bank of Fairview	St. Ignatius	Farmers Merchants Bank of Montana		
Forsyth	First State Bank	Stevensville	Lake County Bank (1)		
Fort Benton	First State Bank	Superior	Montana Bank of Mineral County		
Froid	First State Bank (1)	Terry	Montana Bank of Terry (1)		
Glendive	First Security Bank	Thompson Falls	First State Bank of Montana (1)		
Great Falls	Central Bank of Montana (1)	Three Forks	Security Bank of Three Forks		
	Eastside Bank of Montana	Townsend	State Bank of Townsend (1)		
	First Trust Co. of Montana	Vaaler	Walker Bank of Montana		
	Montana Bank (1)	Victor	Farmers State Bank (1)		
Hamilton	Trust Corporation of Montana (1)	W. Yellowstone	First Security Bank		
	The Village Bank	Whitefish	First State Bank of Whitefish		
Hardin	Big Horn Bank	Whitehall	Whitehall State Bank		
Hartline	Little Horn State Bank	Worden	Farmers State Bank (1)		
Havre	Citizens Bank of Montana (1)		(1) Members Federal Reserve Bank		
	First Security Bank (1)		*Opened 2/14/77		

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.	Helena	Bank of Montana (1)	Chinook	Western Bank of Chinook, N.A.
Anchorage	First National Bank	First Security Bank (1) Northwestern Bank Trust Co. (1)	Circle	Montana Bank of Circle, N.A.	
Baker	Montana Bank of Baker, N.A.	Columbia Falls	Glacier National Bank		
Billings	First Northwestern National Bank	Kalispell	Garfield County Bank		
	Midland National Bank	Fairview	Cut Bank		
	Midland National Bank	First Security Bank	Dillon		
	Montana Bank of Bozeman, N.A.	The Yellowstone Bank (1)	First Northwestern National Bank		
	Montana Bank of Browning, N.A.	Fairfield	Eureka		
	Montana Bank of Butte, N.A.	First National Bank	First National Bank		
	Montana Bank of Butte, N.A.	Fromberg	Cut Bank		
	Montana Bank of Butte, N.A.	Geraldine	First National Bank		
	Montana Bank of Butte, N.A.	Livingston	First Security Bank (1)		
	Montana Bank of Butte, N.A.	Malta	First State Bank (1)		
	Montana Bank of Butte, N.A.	Miles City	First State Bank		
	Montana Bank of Butte, N.A.	Misoula	First Security Bank & Trust Co. (1)		
	Montana Bank of Butte, N.A.	Philipsburg	First Security Bank (1)		
	Montana Bank of Butte, N.A.	Pleasanton	First Security Bank		
	Montana Bank of Butte, N.A.	Polson	First Security State Bank		
	Montana Bank of Butte, N.A.	Poplar	First Security State Bank		
	Montana Bank of Butte, N.A.	Roman	Ronan State Bank (1)		
	Montana Bank of Butte, N.A.	Roundup	First Security Bank		
	Montana Bank of Butte, N.A.	Sidney	First United Bank (1)		
	Montana Bank of Butte, N.A.	St. Ignatius	Farmers Merchants Bank of Montana		
	Montana Bank of Butte, N.A.	Stevensville	Lake County Bank (1)		
	Montana Bank of Butte, N.A.	Superior	Montana Bank of Mineral County		
	Montana Bank of Butte, N.A.	Terry	Montana Bank of Terry (1)		
	Montana Bank of Butte, N.A.	Thompson Falls	First State Bank of Montana (1)		
	Montana Bank of Butte, N.A.	Three Forks	Security Bank of Three Forks		
	Montana Bank of Butte, N.A.	Townsend	State Bank of Townsend (1)		
	Montana Bank of Butte, N.A.	Vaaler	Walker Bank of Montana		
	Montana Bank of Butte, N.A.	Victor	Farmers State Bank (1)		
	Montana Bank of Butte, N.A.	W. Yellowstone	First Security Bank		
	Montana Bank of Butte, N.A.	Whitefish	First State Bank of Whitefish		
	Montana Bank of Butte, N.A.	Whitehall	Whitehall State Bank		
	Montana Bank of Butte, N.A.	Worden	Farmers State Bank (1)		
	Montana Bank of Butte, N.A.		(1) Members Federal Reserve Bank		
	Montana Bank of Butte, N.A.		*Opened 2/14/77		

STATE DOCUMENTS
MONTANA

No. 216

ABSTRACT OF REPORTS

ON CONDITION OF

State Banks

and

Trust Companies

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June 30, 1977

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Kent Kleinkopf..... Director

Frank J. Skufca..... Bank Examiner

L. W. Alke..... Administrator

Department of Business Regulation

Financial Division

Raymond Blackman..... Examiner

John V. Curry..... Examiner

Paul Brodt..... Examiner

Chris Olson..... Examiner

Ed Barto..... Examiner

Dick Morgan..... Examiner

Mike Polkowsky..... Examiner

John Cheetham..... Examiner

Bob Fitzsimmons..... Examiner

Fred Napier..... Examiner

Monty Livingston..... Secretary

Myrt Hamel..... Statistician

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**Aggregate Resources and Liabilities of (100) State Banks and (3) Trust Companies
June 30, 1977, Compared with Reports of (99) State Banks and (3)
Trust Companies, June 30, 1976.**

**Aggregate Resources and Liabilities of (56) National Banks in Montana,
June 30, 1977, Compared with Reports of June 30, 1976****

(FIGURES IN THOUSANDS)		Increase +		Decrease -	
RESOURCES		JUNE 30, 1976	JUNE 30, 1977	JUNE 30, 1976	JUNE 30, 1977
Cash and Banks	\$ 133,579	\$ 112,318	\$ 21,261+	\$ 199,806	\$ 174,647
U.S. Government Bonds	209,250	182,549	26,701+	158,021	10,621+
Federal Agency Bonds	72,764	41,148-	34,621	55,909	4,789+
State and Municipal Bonds	201,087	188,372	12,715+	278,997	287,874
Other Securities	2,636	3,237	601-	7,027	911+
Federal Funds Sold	20,716	31,932	11,216-	3,524	13,142
Loans and Discounts	92,546*	79,051*	135,379+	1,285,254*	180,546+
Premises, Furniture and Fixtures	27,725	23,303	4,322+	40,596	7,030+
Other Real Estate	1,503	1,189	314+	2,650	700+
Other Assets	18,279	14,981	3,298+	28,919	1,859+
				\$ 2,096,522	\$ 188,783+
LIABILITIES					
Demand Deposits of I.P.C.				\$ 476,261	\$ 37,208+
Time Deposits of I.P.C.				1,153,077	103,750+
U.S. Government Deposits				5,005	1,536+
Other Public Deposits				164,235	13,352+
Deposits of Comm'l. Banks				26,363	15,883
Other Deposits				15,924	15,020
Federal Funds Purchased				69,484	41,452
Borrowed Funds				433	28,032+
Other Liabilities				28,210	1,454-
Capital Notes and Debentures				15,382	1,688+
Common Capital Stock				56,270	2,657+
Surplus				56,600	51,635
Undivided Profits				25,089	4,635+
Capital Reserves				3,326	4,870+
					2,863+
					3,211
					1,151+
				\$ 2,096,522	\$ 189,783+
*After deduction of Reserve for Loan Losses: \$ 13,189					
*After deduction of Reserve for I.P.C. \$ 2,324					
*After deduction of Reserve for Capital Reserves \$ 12,506					

***Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS		NATIONAL BANKS	
	June 30, 1977		June 30, 1977
Loans as Percentage of Total Assets.....	57.57%	55.67%	61.55%
Loans as Percentage of Total Deposits.....	64.50%	61.85%	70.53%
Capital and Reserve a/c's as Percentage of Total Assets.....	8.32%	8.27%	8.09%
Capital and Reserve a/c's as Percentage of Total Deposits.....	9.32%	9.19%	9.27%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits.....	23.67%	22.84%	Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits.....
Time Deposits as Percentage of Total Deposits I.P.C.....	69.62%	67.92%	Time Deposits as Percentage of Total Deposits I.P.C.....
Demand Deposits as Percentage of Total Deposits I.P.C.....	30.38%	32.08%	Demand Deposits as Percentage of Total Deposits I.P.C.....

**Aggregate Resources and Liabilities of (101) State Banks and (3) Trust Companies,
December 31, 1977 Compared with Reports of (99) State Banks and (3)
Trust Companies, December 31, 1976**

**Aggregate Resources and Liabilities of (56) National Banks in Montana,
December 31, 1977 Compared with Reports of (56) National Banks
in December 31, 1976***

(FIGURES IN THOUSANDS)

RESOURCES	December 31, 1977	Decrease— Increase+
Cash and Banks.....	\$ 165,257	\$ 132,790
U.S. Government Bonds.....	224,993	194,404
Federal Agency Bonds.....	73,657	76,657
State & Municipal Bonds.....	213,363	194,390
Other Securities.....	2,657	2,946
Federal Funds Sold.....	45,201	40,332
Loans and Discounts.....	939,050	807,610
Premises, Furn. & Fix.....	71,141	69,267
Other Real Estate.....	3,220	3,360
Other Assets.....	18,184	15,881
Direct Leasing.....	812	-0-
	<u>\$ 1,757,535</u>	<u>\$ 1,537,667</u>
LIABILITIES		
Demand Deposits of I.P.C.....	453,833	396,725
Time Deposits of I.P.C.....	927,139	822,923
U.S. Government Deposits.....	10,873	7,479
Other Pub. Deposits.....	176,270	144,830
Deposits on Comm'l. Banks.....	8,442	7,739
Other Deposits.....	16,154	13,886
Federal Funds Purchased.....	16,451	15,550
Borrowed Funds.....	847	109
Other Liabilities.....	14,305	13,350
Cap. Notes & Debentures.....	3,808	2,283
Common Capital Stock.....	51,273	44,966
Surplus.....	51,399	44,873
Undivided Profits.....	24,525	20,847
Capital Reserves.....	2,216	2,087
	<u>\$ 1,757,535</u>	<u>\$ 1,537,667</u>
After Deduction of Loan Loss Reserves.....	\$ 12,424	\$ 8,847

(FIGURES IN THOUSANDS)

RESOURCES	December 31, 1976	Decrease— Increase+
Cash and Banks.....	\$ 32,467+	\$ 30,589+
U.S. Government Bonds.....	3,030—	18,973+
Federal Agency Bonds.....	289—	4,869+
State & Municipal Bonds.....	40,332	131,440+
Other Securities.....	9,14%	1,874+
Federal Funds Sold.....	45,201	69,267
Loans and Discounts.....	939,050	807,610
Premises, Furn. & Fix.....	71,141	69,267
Other Real Estate.....	3,220	3,360
Other Assets.....	18,184	15,881
Direct Leasing.....	812	-0-
	<u>\$ 1,757,535</u>	<u>\$ 219,868+</u>
LIABILITIES		
Demand Deposits of I.P.C.....	57,098+	57,098+
Time Deposits of I.P.C.....	104,216+	104,216+
U.S. Government Deposits.....	3,394+	3,394+
Other Pub. Deposits.....	31,440+	31,440+
Deposits on Comm'l. Banks.....	703+	703+
Other Deposits.....	2,258+	2,258+
Federal Funds Purchased.....	901+	901+
Borrowed Funds.....	738+	738+
Other Liabilities.....	955+	955+
Cap. Notes & Debentures.....	1,525+	1,525+
Common Capital Stock.....	6,307+	6,307+
Surplus.....	44,966	44,966
Undivided Profits.....	6,526+	6,526+
Capital Reserves.....	3,678+	3,678+
	<u>\$ 1,757,535</u>	<u>\$ 219,868+</u>
After Deduction of Loan Loss Reserves.....		
Grand Total—ALL Banks		

(FIGURES IN THOUSANDS)

\$ 242,775

\$ 215,972

\$ 146,130

\$ 62,696

\$ 273,600

\$ 6,539

\$ 94,057

\$ 1,167,433

\$ 36,167

\$ 2,265+

\$ 4,763

\$ 2,956—

\$ 2,931+

\$ 4,804+

\$ 217,113+

\$ 242,775

\$ 215,972

\$ 146,130

\$ 62,696

\$ 273,600

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\$ 36,167

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